

Appl. No. : 10/057,001
Filed : January 25, 2002

AMENDMENTS TO THE CLAIMS

1. (Canceled)
2. (Canceled)
3. (Canceled)
4. (Canceled)
5. (Canceled)
6. (Canceled)
7. (Canceled)
8. (Canceled)
9. (Canceled)
10. (Canceled)
11. (Canceled)
12. (Original) A method of processing a check transaction, the method comprising:
 - receiving an indication that a first check transaction from a first payor failed to clear at least in part because a first account number associated with the first check is erroneous;
 - locating a separate identifier for the first payor;
 - locating a first previously cleared check transaction associated with the separate identifier;
 - reading a second account number, the second account number associated with the first previously cleared check transaction;
 - comparing at least the first account number with at least the second account number; and
 - determining if the second account number meets a first criteria, which thereby indicates the second account number is potentially a correct version of the first account number.
13. (Original) The method as defined in Claim 12, further comprising submitting the first check transaction for clearance using the second account number at least partly in response to determining that the second account number meets the first criteria.

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14. (Original) The method as defined in Claim 12, wherein the comparison of at least the first account number with at least the second account number further comprises comparing routing data associated with the first check with routing data associated with the first previously cleared check transaction.

15. (Original) The method as defined in Claim 12, further comprising:

locating a second previously cleared check transaction associated with the separate identifier;

reading a third account number, the third account number associated with the second previously cleared check transaction;

comparing at least the first account number with at least the third account number;

determining if the third account number meets the first criteria; and

if both the second account number and the third account number meet the first criteria, providing an indication that neither the second account number nor the third account number are to be used in resubmitting the first check transaction for clearance.

16. (Original) The method as defined in Claim 12, wherein the indication that the first check transaction failed to clear is received from a clearinghouse.

17. (Original) The method as defined in Claim 12, further comprising submitting the first check transaction for clearance using the second account number.

18. (Original) The method as defined in Claim 12, wherein the separate identifier is a driver license number.

19. (Original) The method as defined in Claim 12, wherein the separate identifier is associated with an identification document.

20. (Original) The method as defined in Claim 12, wherein the separate identifier is a social security number.

21. (Original) The method as defined in Claim 12, wherein the separate identifier is a transponder number.

22. (Original) The method as defined in Claim 12, wherein the first check transaction was performed using a physical check.

23. (Original) The method as defined in Claim 12, wherein the first check transaction was performed using an electronic check.

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24. (Original) The method as defined in Claim 12, wherein the first check transaction was performed using a check card.

25. (Original) The method as defined in Claim 12, wherein the first account number was read magnetically and converted to characters.

26. (Original) The method as defined in Claim 12, wherein the first account number was manually entered into a form.

27. (Original) The method as defined in Claim 12, wherein the first account number was read optically and converted to characters.

28. (Canceled)

29. (Canceled)

30. (Canceled)

31. (Canceled)

32. (Original) An apparatus configured to process check data, the apparatus comprising:

a first instruction stored in computer readable memory, the first instruction configured to read an indication that a first check from a first payor failed to clear because MICR data associated with first check is incorrect;

a second instruction stored in computer readable memory, the second instruction configured to read a personal identifier associated with the first payor, wherein the personal identifier was provided in association with the first check;

a third instruction stored in computer readable memory, the third instruction configured to locate MICR data associated with a previously processed check associated with the personal identifier;

a fourth instruction stored in computer readable memory, the fourth instruction configured to compare at least a portion of the located MICR data with at least a portion of the MICR data associated with the first check; and

a fifth instruction stored in computer readable memory, the fifth instruction configured to determine if the portion of the located MICR data is at least a potentially correct version of the portion of the MICR data associated with the first check based at least in part on the comparison.

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33. (Original) The apparatus as defined in Claim 32, wherein the MICR data associated with the first check includes at least one of an account number and a routing number.

34. (Original) The apparatus as defined in Claim 32, further comprising a computer system including the computer readable memory and a processor configured to execute the first, second, third, fourth, and fifth instructions.